

CLAIMS

- 1 1. A method comprising:
- 2 a) defining a plurality of investor accounts;
- 3 b) obtaining an initial amount from each of a
- 4 plurality of initial investors;
- 5 c) associating said initial amount from each of said
- 6 plurality of initial investors with a respective one of
- 7 said plurality of investor accounts;
- 8 d) defining at least one general trust account not
- 9 associated with any specific investor;
- 10 e) associating at least a portion of said initial
- 11 amounts received from said plurality of initial investors
- 12 with said general trust account;
- 13 f) identifying the initial ownership of an
- 14 intellectual property;
- 15 g) determining a value to assign to said intellectual
- 16 property;
- 17 h) paying an amount to said initial ownership of said
- 18 intellectual property from said general trust account
- 19 upon the transfer of title to said intellectual property
- 20 to a subsequent owner;
- 21 i) obtaining at least one payment from said initial
- 22 ownership of said intellectual property for a license to
- 23 use said intellectual property;
- 24 j) allocating said at least one payment from said
- 25 initial ownership to said general trust account;
- 26 k) allocating payments from said general trust
- 27 account to at least one of said initial investor
- 28 accounts;

29 l) obtaining additional investment amount from one or
30 more subsequent investors;
31 m) associating said additional investment amount from
32 each of said at least one subsequent investors with a
33 respective one of said plurality of investor accounts,
34 n) associating at least a portion of the amounts in
35 said investor accounts with said general trust account;
36 o) identifying the initial ownership of a subsequent
37 intellectual property;
38 p) determining a value to assign to said subsequent
39 intellectual property;
40 q) paying an amount to said initial ownership of said
41 subsequent intellectual property from said general trust
42 account upon the transfer of title to said subsequent
43 intellectual property to a subsequent owner;
44 r) obtaining at least one payment from said initial
45 ownership of said subsequent intellectual property for a
46 license to use said subsequent intellectual property;
47 s) allocating said at least one payment from said
48 initial ownership of said subsequent intellectual
49 property to said general trust account; and
50 t) allocating payments from said general trust
51 account to at least one of said subsequent investor
52 accounts.

1 2. The method of claim 1 further comprising
2 allocating payments from said general trust account to at
3 least one account other than an investor account.

1 3. The method of claim 1 further comprising granting
2 a limited license to a party other than the original
3 owner of said intellectual property and obtaining at
4 least one payment from said licensee of said intellectual
5 property for a license to use said intellectual property.

1 4. The method of claim 1 further comprising
2 allocating payments to said investor accounts based on a
3 formula that considers factors in addition to the initial
4 amount obtained from said investor.

1 5. The method of claim 1 wherein at least one
2 subsequent investor and at least one initial investor are
3 identical.

1 6. The method of claim 1 wherein at least one
2 subsequent investor is different from the at least one
3 initial investor.

1 7. A method comprising:

2 a) identifying an intellectual property in use by at
3 least an initial user;

4 b) identifying the initial ownership of said
5 intellectual property;

6 c) assessing the value of said intellectual property
7 based, at least in part, on the anticipated future use of
8 said intellectual property by said initial user;

9 d) paying, in at least one payment, an amount related
10 to the assessed value of said intellectual property to

11 said initial owner in exchange for transfer of the title
12 to said intellectual property to a subsequent owner;
13 e) obtaining the amount paid for transfer of title
14 from a general trust account;
15 f) funding said general trust account from a
16 plurality of investor accounts;
17 g) granting a license to said initial user for the
18 use of said intellectual property from said subsequent
19 owner in exchange for an agreement by said initial user
20 to make at least one payment;
21 h) collecting said at least one payment from said
22 initial user;
23 i) depositing said at least one payment from said
24 initial user into said general trust account;
25 j) allocating to at least one of said plurality of
26 investor accounts a portion of said at least one payment
27 from said initial user in said general trust account;
28 k) identifying at least one additional intellectual
29 property in use by at least an initial user;
30 l) identifying the initial ownership of said at least
31 one additional intellectual property;
32 m) assessing the value of said at least one
33 additional intellectual property based, at least in part,
34 on the anticipated future use of said at least one
35 additional intellectual property by said initial user;
36 n) paying, in at least one payment, an amount related
37 to the assessed value of said at least one additional
38 intellectual property to said initial owner in exchange
39 for transfer of the title to said at least one additional
40 intellectual property to a subsequent owner;

41 o) obtaining the amount paid for transfer of title
42 from said general trust account;

43 p) funding said general trust account from at least
44 one subsequent investor account;

45 q) granting a license to said initial user for the
46 use of said at least one additional intellectual property
47 from said subsequent owner in exchange for an agreement
48 by said initial user to make at least one payment;

49 r) collecting said at least one payment from said
50 initial user of said at least one additional intellectual
51 property;

52 s) depositing said at least one payment from said
53 initial user into said general trust account; and

54 t) allocating to at least one of said subsequent
55 investor accounts a portion of said at least one payment
56 from said initial user in said general trust account.

1 8. The method of claim 7 further comprising granting
2 a limited license to a party other than the original user
3 of said intellectual property and obtaining at least one
4 payment from said licensee of said intellectual property
5 for a license to use said intellectual property.

1 9. The method of claim 7 further comprising
2 allocating payments from said general trust account to at
3 least one account other than an investor account.

1 10. The method of claim 7 further comprising
2 allocating payments to said investor accounts based on a
3 formula that considers factors in addition to the initial
4 amount obtained from said investor.

1 11. The method of claim 7 wherein at least one
2 subsequent investor account and at least one initial
3 investor account are identical.

1 12. A method comprising:

2 a) identifying an intellectual property;

3 b) identifying initial ownership of said intellectual
4 property;

5 c) assessing a value for said intellectual property;

6 d) obtaining title to said intellectual property in
7 exchange for paying not more than the assessed value of
8 said intellectual property to said initial ownership;

9 <d1> obtaining said payment to the initial
10 ownership from a general trust account;

11 <d2> obtaining funding for said general trust
12 account from a plurality of initial
13 investor accounts;

14 e) creating said investor accounts by identifying a
15 plurality of investors, obtaining an initial amount from
16 each of said investors and associating at least a portion
17 of said initial amount with at least one investor account
18 for each said investor;

19 f) granting a license to said initial ownership to
20 use said intellectual property in exchange for at least
21 one payment from said initial ownership;

22 g) allocating said at least one payment from said
23 initial ownership to said general trust account;

24 h) allocating payments from said general trust
25 account to at least one of said investor accounts;

26 i) identifying at least one other intellectual
27 property;

28 j) identifying initial ownership of said at least one
29 other intellectual property;

30 k) assessing a value for said at least one other
31 intellectual property;

32 l) obtaining title to said at least one other
33 intellectual property in exchange for paying not more
34 than the assessed value of said at least one other
35 intellectual property to said initial ownership;

36 <l1> obtaining said payment to the initial
37 ownership from a general trust account;

38 <l2> obtaining funding for said general trust
39 account from at least one subsequent
40 investor account;

41 m) creating said subsequent investor accounts by
42 identifying a plurality of investors, obtaining an
43 initial amount from each of said subsequent investors and
44 associating at least a portion of said initial amount
45 with said investor account for each said subsequent
46 investor;

47 n) granting a license to said initial ownership to
48 use said intellectual property in exchange for at least
49 one payment from said initial ownership;

50 o) allocating said at least one payment from said
51 original ownership to said general trust account;

52 p) allocating payments from said general trust
53 account to at least one of said subsequent investor
54 accounts.

1 13. The method of claim 12 further comprising
2 granting a limited license to a party other than the
3 original user of said intellectual property and obtaining
4 at least one payment from said licensee of said
5 intellectual property for a license to use said
6 intellectual property.

1 14. The method of claim 12 further comprising
2 allocating payments from said general trust account to at
3 least one account other than an investor account.

1 15. The method of claim 12 further comprising
2 allocating payments to said investor accounts based on a
3 formula that considers factors in addition to the initial
4 amount obtained from said investor.

1 16. The method of claim 12 wherein at least one
2 subsequent investor account and at least one initial
3 investor account are identical.

1 17. The method of claim 12 wherein the subsequent
2 investor accounts are different from the at least one
3 initial investor account.

1 18. A method comprising:
2 a) entering information related to at least one
3 intellectual property;
4 b) calculating a value of said at least one
5 intellectual property using a first valuation algorithm;

6 c) selecting a second valuation algorithm having a
7 plurality of inputs;
8 d) inputting the value of said at least one
9 intellectual property into said second valuation
10 algorithm;
11 e) inputting at least one additional piece of
12 information required by said second valuation algorithm;
13 f) calculating the change in value of the owner of
14 said at least one intellectual property using the second
15 valuation algorithm;
16 g) entering information related to at least one
17 additional intellectual property;
18 h) calculating a value of said at least one
19 additional intellectual property using a first valuation
20 algorithm;
21 i) selecting a second valuation algorithm having a
22 plurality of inputs;
23 j) inputting the value of said at least one
24 additional intellectual property into said second
25 valuation algorithm;
26 k) inputting at least one additional piece of
27 information required by said second valuation algorithm;
28 and
29 l) calculating the change in value of the owner of
30 said at least one additional intellectual property using
31 the second valuation algorithm;

1 19. A method according to claim 18 further
2 comprising entering a value describing the utility of
3 said at least one intellectual property that comprises
4 selecting from a list including, but not limited to
5 values of new product category, improvement on existing
6 product, new process, improvement on existing process,
7 and regulatory compliance.

1 20. A method according to claim 18 wherein said
2 step of selecting a first valuation algorithm is
3 particular to the type of utility value associated with
4 said intellectual property.

1 21. A method according to claim 18 wherein said
2 step of entering information related to said intellectual
3 property further comprises entering information on the
4 financial characteristics of the an owner.

1 22. A method according to claim 18 wherein said
2 step of calculating a value of said intellectual property
3 using said first valuation algorithm further comprises
4 determining the value of the owner with said intellectual
5 property and without said intellectual property.

1 23. A method according to claim 18 further
2 comprising determining the current value to the owner of
3 said intellectual property using the second valuation
4 algorithm.

1 24. A data processing system for managing the
2 transfer and allocation of monetary funds between a
3 portfolio of investor accounts held by more than one
4 investor, a general trust account, and a portfolio of at
5 least two intellectual properties, the system comprising:
6 a) a data recording system comprising at least one
7 data recording device;
8 b) creating in the data recording system a unique
9 account for each respective investor account;
10 c) creating in the data recording system at least one
11 general trust account not associated with a specific
12 investor;
13 d) indicating in the data recording system that a
14 predetermined quantity of the funds from said general
15 trust account are transferred to the initial owner of a
16 specific one intellectual property of said at least two
17 intellectual properties in exchange for title to said
18 specific one intellectual property being transferred to a
19 subsequent owner;
20 e) indicating in the data recording system a grant
21 back to said initial owner of a license to said specific
22 one intellectual property of said at least two
23 intellectual properties;
24 f) recording in the data recording system the
25 licensing agreement entered into with respect to each
26 specific intellectual property and the amount of the at
27 least one royalty payment to be received from the
28 licensee and the date each payment is due;

29 g) indicating in the data recording system that at
30 least one payment is made from the an initial owner into
31 said general trust account;

32 h) allocating in the data recording system payments
33 from said general trust account to at least one said
34 investor account; and

35 i) deducting in the data recording system each
36 payment to said at least one investor account from said
37 general trust account.

1 25. The system of claim 24 further comprising
2 computer processor means for processing data; and wherein
3 the data recording system is a data disk operatively
4 connected to the computer processor means.

1 26. The system of claim 24 further comprising
2 computer processor means for processing data; and wherein
3 the data recording system is a data disk operatively
4 connected to the computer processor means; and the system
5 further comprises means for processing on the data
6 recording system data regarding the transfer and
7 allocation of monetary funds between the investor
8 accounts, general trust account, and the portfolio of at
9 least two intellectual properties.

1 27. The system of claim 24 further comprising
2 computer processor means for processing data; and wherein
3 the data recording system is a data disk operatively
4 connected to the computer processor means; and the system
5 further comprises means for initializing the data
6 recording system to magnetically store selected data
7 regarding the crediting and transfer of funds and
8 payments to and from the investor accounts, general trust
9 account, and the portfolio of at least two intellectual
10 properties..

1 28. The system of claim 24 wherein the data
2 recording system comprises at least one sheet of paper
3 and means for transcribing data thereon.

1 29. The system of claim 24 wherein the license to a
2 specific one intellectual property is an exclusive right
3 to use the intellectual property for the term of the
4 respective license agreement.

1 30. The system of claim 24 wherein the
2 predetermined quantity of the funds represents the future
3 value of the portfolio of at least two intellectual
4 properties discounted by a predetermined interest rate
5 applied over a period time extending to the time at which
6 the future value is represented.

1 31. The system of claim 24 wherein the portfolio of
2 intellectual properties further comprises at least one
3 security instrument.

1 32. The system of claim 24 wherein the portfolio of
2 intellectual properties further comprises a money market
3 account.

1 33. The system of claim 24 wherein the portfolio of
2 at least two intellectual properties comprises at least a
3 low risk portion of the portfolio and a high risk portion
4 of the portfolio; and the system further comprises
5 recording an allocation, selected by each respective
6 investor, of funds from the respective investor between
7 the low risk portion of the portfolio and the high risk
8 portion of the portfolio.

1 34. A data processing system for managing the
2 transfer and allocation of monetary funds between a
3 portfolio of investor accounts held by more than one
4 investor, a general trust account, and a portfolio of at
5 least two intellectual properties, the system comprising:
6 a) a computer processor device for processing data;
7 b) a storage device operatively connected to the
8 computer processor device for storing data;
9 c) creating in the storage device a unique account
10 for each respective investor account;
11 d) creating in the storage device at least one
12 general trust account not associated with a specific
13 investor;
14 e) indicating in the storage device that a
15 predetermined quantity of the funds from said general
16 trust account are transferred to the initial owner of a
17 specific one intellectual property of said at least two

18 intellectual properties in exchange for title to said
19 specific one intellectual property being transferred to a
20 subsequent owner;

21 f) indicating in the storage device a grant back to
22 said initial owner of a license to said specific one
23 intellectual property of said at least two intellectual
24 properties;

25 g) recording in the storage device the licensing
26 agreement entered into with respect to each specific
27 intellectual property and the amount of the at least one
28 royalty payment to be received from the licensee and the
29 date each payment is due;

30 h) indicating in the storage device that at least
31 one payment is made from the licensee into said general
32 trust account;

33 i) allocating in the storage device payments from
34 said general trust account to at least one said investor
35 account; and

36 j) deducting in the storage device each payment to
37 said at least one investor account from said general
38 trust account.

1 35. The system of Claim 34 wherein the storage
2 device is a data disk.

1 36. The system of Claim 34 wherein the system
2 further comprises means for processing on the storage
3 device data regarding the transfer and allocation of
4 monetary funds between said portfolio of investor
5 accounts, said portfolio of at least two intellectual
6 properties, and said general trust account.

1 37. The system of Claim 34 further comprising means
2 for initializing the storage device to magnetically store
3 selected data regarding the crediting and transfer of
4 funds and payments to and from said portfolio of investor
5 accounts, said portfolio of at least two intellectual
6 properties, and said general trust account.

1 38. The system of Claim 34 wherein the licensing
2 agreement for a respective intellectual property is an
3 exclusive right to use the respective intellectual
4 property for the term of the licensing agreement.

1 39. The system of Claim 34 wherein the
2 predetermined quantity of the funds represents the future
3 value of the portfolio of at least one of the at least
4 two intellectual properties discounted by a predetermined
5 interest rate applied over a period of time extending to
6 the time at which the future value is represented.

1 40. The system of Claim 34 wherein the portfolio of
2 intellectual properties further comprises at least one
3 security instrument.

1 41. The system of Claim 34 wherein the portfolio of
2 intellectual properties further comprises a money market
3 account.

1 42. The system of Claim 34 wherein the portfolio of
2 at least two intellectual properties comprises at least a
3 low risk portion of the portfolio and a high risk portion
4 of the portfolio; and the system further comprises
5 storage an allocation, selected by each respective
6 investor, of funds from the respective investor between
7 the low risk portion of the portfolio and the high risk
8 portion of the portfolio.

1 43. A method for managing a plurality of financial
2 transactions involving securitized intellectual property
3 comprising, for each said financial transaction,
4 generating a securitized transaction record when a
5 particular intellectual property portfolio is
6 securitized, and including in said securitization
7 transaction record:

8 a) an indicator of the intellectual property
9 portfolio being securitized;

10 b) an indicator identifying one or more investors
11 participating in the securitizing transaction;

12 c) an indicator of the amount paid for the
13 intellectual property portfolio securitized;

14 d) an indicator of the rights granted back to the
15 initial owner of the intellectual property portfolio
16 being securitized;

17 e) an indicator of the payment obligation of the
18 initial owner of the intellectual property portfolio
19 being securitized; and

20 f) an indicator of the allocation of such payments to
21 said one or more investors in said particular
22 securitization transaction.